

10 Financial Danger Signals

If you answer to any of the questions below you may need to look closely at your budget. More than one yes may mean you need help in preventing debt problems.

If you answer four or more questions yes, you may be in financial trouble.

- ⇒ Are you borrowing money with your credit cards to pay current bills?
- ⇒ Are you charging everyday expenses or small items regularly?
- ⇒ Have money arguments increased in your home?
- ⇒ Are you paying more than 20% of your take home pay for installment purchases and credit card debt?
- ⇒ Are you forced to reduce your debt payments to pay for food and housing?
- ⇒ Are any of this month's bills coming in before you paid last month's?
- ⇒ Are you unable to save money for anticipated annual and occasional expenses (e.g. insurance premiums)?
- ⇒ Are you borrowing money before the old loan is paid off?
- ⇒ Is your total credit indebtedness more than you can pay off in 13 months?
- ⇒ Do your charge account balances grow each month?



If you or someone you know needs help sorting out finances and debts, call us at 888-654-5294 for a confidential interview or contact one of our offices:

La Crosse

3710 East Avenue South
La Crosse, WI 54601
Ph. (608)782-0710
Fax (608)782-0702
Toll Free (888)212-HELP (4357)
Email: info@cclse.org

Stevens Point

1408 Ellis Street
Stevens Point, WI 54481
Ph. (715)344-2500
Fax (715)344-5329
Toll Free (866) 344-2500
Email: stpoint@cclse.org

Wausau

401 5th Street, Suite #235
Wausau, WI 54403
Ph. (715)849-3311
Fax (715)849-8414
Toll Free (866)849-3311
Email: wausau@cclse.org

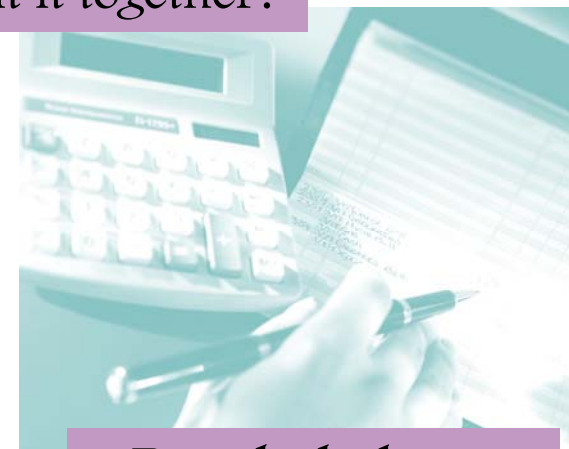
Prairie du Chien

115 East Perry Street, PO Box 337
Prairie du Chien, WI 53821
Ph. (608)326-1616
Fax (608)326-7152
Email: pdchien@cclse.org

Marshfield

101 W. 29th St., Suite 103
Marshfield, WI 54449
Ph. (715)387-2748

Can't seem to fit it together?



Puzzled about your finances?

We can help...

Catholic Charities Credit Counseling



Call for a confidential interview

(888)654-5294

Committed to addressing financial issues

What we expect from you

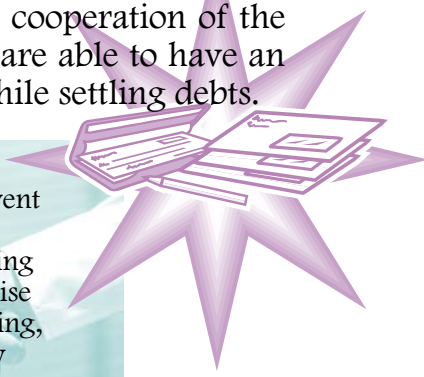
Debt problems can happen to anyone

Since 1988 Catholic Charities has been helping people throughout west central Wisconsin resolve their financial challenges through its Catholic Charities Credit Counseling program.

CCDL Credit Counseling clients come from a variety of backgrounds, jobs, and income ranges. All of our clients have a desire to repay their debts and establish good credit.

Our organization helps people with debt problems develop a plan for paying their debts and getting on the right track. If debts are truly unmanageable, we can establish and administer a common sense payback plan we call a debt management program (DMP). When we create a DMP, we enlist the cooperation of the creditors so clients are able to have an orderly schedule while settling debts.

We help people prevent further financial problems by providing instruction in the wise use of credit, budgeting, and family money management.



Catholic Charities Credit Counseling is also a HUD certified housing counseling agency. We provide a spectrum of services from homebuyer education to mortgage delinquency resolution.

Easy access to services

First, call our office. A counselor will contact you to schedule an appointment and explain the materials you need to bring.

At the appointment, the counselor analyzes your income, expenses and financial situation, discusses possible solutions, and makes recommendations. Together you work out a budget to fit your needs and goals. Sometimes, we make arrangements with creditors to reschedule payments so you make lower payments over a longer period of time (mortgages usually do not come under this plan). You keep a portion of your pay for living expenses and send a portion to our organization, which pays this money to your creditors according to the plan arranged with them. When appropriate, referrals will be made to other community resources

By following your financial plan, you will resolve old debt problems, restore peace of mind, and become a better manager of your own finances.

As our client, you need sincerity and determination to solve your problems. If you are married, we expect both of you to be present at the counseling interview.

Help you can count on!

We are dedicated to providing confidential, professional counseling and money management assistance to financially distressed families and individuals regardless of race, creed, color, sex, social position, or financial status and to fostering education on money management and the wise use of credit.

Fully, qualified, certified, counselors

